

Concentra* Privacy Statement

Maintaining the privacy of our clients and employees has been an integral part of our daily operations since our inception. We are committed to ensuring the accuracy, confidentiality and security of the information we hold about you. This is more than simply a legal requirement – it is an ethical obligation we readily accept.

We assure you that the personal information that we hold is used only to provide you with the high level of service that you have come to expect from Concentra. Please visit our web site at www.concentra.ca to see additional documentation on our Privacy Policies and Procedures.

Why does Concentra collect personal information?

Concentra collects personal information for one or more of the following purposes:

- to provide financial intermediary and trust services
- to meet legal and regulatory requirements
- to assist in crime prevention and detection and the apprehension and prosecution of offenders

The personal information that we obtain from you or about you assists us in providing financial intermediary and trust services to you in a timely and efficient manner.

When you apply for a loan or mortgage, with your consent, we collect additional information and check with external sources, such as a credit bureau, employer, etc.

Under no circumstances do we ever sell any personal customer information. When Concentra and the customer establish a relationship, Concentra will ensure that the purposes for which personal information is collected, used and disclosed are identified and documented. Thereafter, we will collect only personal information that is required for the purposes identified.

Why is your consent important to Concentra?

We will not collect, use or disclose your personal information without your consent, except where required or permitted by law.

By allowing us to share your information with our partnering co-operative financial services organizations* we are able to provide you with important material on a full range of financial services. You have our commitment that we will treat your personal information with the same standard of care as we treat our own confidential information of a similar nature.

How does Concentra safeguard my information?

Security safeguards are employed to protect personal information against loss or theft, as well as unauthorized access, disclosure, copying, use, or modification. Concentra will protect personal information regardless of the format in which it is held.

Concentra employees understand the policies and procedures for protecting customers' personal information. As a condition of employment, our employees are required to sign an Oath of Ethical Conduct including a commitment to keep an individual's personal information in strict confidence.

When Concentra discloses personal information to third parties for data processing services, debt collection or for other goods and services, we require these third parties to ensure the information is used only for authorized purposes.

Concentra may disclose personal information to businesses such as credit bureaus, credit insurers and lenders with the customer's consent. Concentra will rely on the protection of credit reporting legislation to ensure that credit bureaus protect personal information.

Some of Concentra's partners are governed by provincial legislation which contains protection for personal information. In these instances, Concentra will direct the individual to the appropriate channels for inquiry or complaint.

Upon receipt of a written request from you, we will provide you with access to the personal information that we hold about you. You will be charged a small fee for compiling this information. If the personal information we have is inaccurate or incomplete, you can contact Concentra and request the information be corrected.

How do I make my privacy choices known to Concentra?

We recognize that protecting your privacy is important. We wish to assure you that it is also an integral part of our business. We are pleased to be able to provide you with important information to assist you in building and maintaining your wealth. We will continue to provide this type of communication unless you notify us that you wish to limit the way in which we use your personal information.

You may, at any time, withhold, withdraw or change your consent. To do this, forward the attached "Restrictions on Use of Personal Information" to our Privacy Officer at:

**Concentra,
333 - 3rd Avenue North,
Saskatoon, SK S7K 2M2**

**Telephone: 1-800-788-6311
Facsimile (306) 652-7614
E-mail: privacyofficer@concentra.ca**

In most cases, this will have no effect on our relationship with you, however, in some circumstances, it may limit our ability to provide you with certain products or services that require the sharing of your information.

*"Concentra" refers to Concentra Bank and its wholly owned subsidiary Concentra Trust. Both entities are governed by the provisions and practices stated in this document.

Restrictions on Use of Personal Information

Please be advised that Concentra¹ may not use my personal information for the following purposes (check all that apply):

- to share with other co-operative financial services organizations². I acknowledge this choice may limit the ability of Concentra to offer me some services that require the sharing of my information.
- to inform me of products and services that may be of interest to me. This choice will not affect my ability to attain credit or other products or services.

I understand that I may consent to the release of my personal information at a future date by notifying Concentra.

Name: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Please assist us in accommodating your privacy request by indicating which products and services you currently use (check all that apply):

- Mortgage**
- Lease**
- GIC**
- RESP**
- RRSP**
- RRIF**
- TFSA**
- Personal Trust Services**
- Managed Accounts**
- Other:** _____

Signed: _____ Date: _____

¹ Please note that the use of the term "Concentra" in this document refers to both Concentra Bank and its wholly-owned subsidiary, Concentra Trust.

² Co-operative financial services organizations includes Credit Unions, Caisses Populaire, CUMIS, The Co-operators, Credential Group, and other partners.